

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: PHYLLIS LACOUR § Case No.: 07-10865  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2007.
- 2) This case was confirmed on 11/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/01/2012.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 66
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,712.00
- 10) Amount of unsecured claims discharged without payment \$ 140,745.49
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 42,301.87
Less amount refunded to debtor	\$ 1,321.87
<b>NET RECEIPTS</b>	<b>\$ 40,980.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,954.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,584.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 5,538.08

Attorney fees paid and disclosed by debtor	\$ 546.00
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**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Int. <u>Paid</u>
AES/NATIONAL COLLEG	UNSECURED	6,981.00		NA	.00	.00
AES/NATIONAL COLLEG	UNSECURED	2,343.00		NA	.00	.00
ASSOCIATES	OTHER	.00		NA	.00	.00
BALLY'S TOTAL FITNESS	OTHER	.00		NA	.00	.00
BILL ME LATE	UNSECURED	265.64		NA	.00	.00
BRYLANE HOME	OTHER	.00		NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	730.00	810.05	810.05	206.82	.00
EAST BAY FUNDING	UNSECURED	4,512.00	4,512.93	4,512.93	1,149.76	.00
MAN BRACKEN LLC	OTHER	.00		NA	.00	.00
CITIBANK NA	UNSECURED	366.00		NA	.00	.00
COLUMBIA COLLEGE CHI	UNSECURED	1,260.00		NA	.00	.00
COUNSEL FOR DEBT SOL	UNSECURED	.00		NA	.00	.00
DISCOVER CARD	OTHER	.00		NA	.00	.00
ECMC	UNSECURED	24,012.00	43,971.11	43,971.11	11,202.52	.00
ISM	UNSECURED	19,779.00		NA	.00	.00
KEYBANK USA	UNSECURED	22,454.00	8,142.88	8,142.88	2,074.56	.00
KEYBANK USA	UNSECURED	22,190.00	10,497.10	10,497.10	2,674.35	.00
KEY BANK	OTHER	.00		NA	.00	.00
PHAR/CBSD	OTHER	.00		NA	.00	.00
TERI LOAN HOLDINGS L	UNSECURED	13,381.00	15,490.22	15,490.22	3,946.44	.00
SALLIE MAE SERVICING	UNSECURED	13,285.00	37,579.25	37,579.25	9,574.07	.00
KEYBANK USA	UNSECURED	9,969.00	4,795.20	4,795.32	1,221.70	.00
SALLIE MAE LSCF	OTHER	.00		NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SALLIE MAE LSCF	OTHER	.00	NA	NA	.00	.00
SALLIE MAE LSCF	OTHER	.00	NA	NA	.00	.00
SALLIE MAE LSCF	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	8,629.00	8,629.92	8,629.92	2,198.64	.00
NATIONAL ENTERPRISE	OTHER	.00	NA	NA	.00	.00
SEARS	OTHER	.00	NA	NA	.00	.00
PHEAA	UNSECURED	6,068.00	NA	NA	.00	.00
T MOBILE	UNSECURED	1,970.00	1,228.74	1,228.74	313.05	.00
US DEPT OF EDUCATION	UNSECURED	13.00	NA	NA	.00	.00
WFNNB/EXPRESS	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	1,084.00	1,084.63	1,084.63	276.33	.00
EAST BAY FUNDING	UNSECURED	1,065.00	1,065.79	1,065.79	271.53	.00
EAST BAY FUNDING	UNSECURED	611.00	940.59	940.59	239.63	.00
WORLD FINANCIAL NETW	OTHER	NA	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	NA	363.24	363.24	92.52	.00
SIMON LACOUR	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>139,111.77</b>	<b>35,441.92</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,538.08
Disbursements to Creditors	\$ 35,441.92

**TOTAL DISBURSEMENTS:** \$ 40,980.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.